

Aetna Plans' UCR Definitions

DocID and Pg Reference	Company/Date Policy Year/ Group Name	Document Type	UCR Language
Subscriber Plaintiffs' Plans			
AET-C0001514-1670	7/1/2003 ACSA Trust/ La Casa De Don Pedro, Inc.	Group Agreement	<p>Franco's Plan – Reasonable Charge. The charge for a Covered Benefit which is determined by the HMO to be the prevailing charge level made for the service or supply in the geographic area where it is furnished. HMO may take into account factors such as the complexity, degree of skill needed, type or specialty of the Provider, range of services provided by a facility, and the prevailing charge in other areas in determining the Reasonable Charge for a service or supply that is unusual or is not often provided in the area or is provided by only a small number of providers in the area. AET-C0001576</p> <p>UCR. The usual, customary and reasonable charge for a Covered Benefit. Only that part of a charge which is usual, customary and reasonable is covered. The usual, customary and reasonable charge for a service or supply is the lowest of:</p> <ol style="list-style-type: none"> 1. the Provider's usual charge for furnishing it; and 2. the charge CHI determines to be appropriate, based on factors such as the cost of providing the same or a similar service or supply and the manner in which charges for the service or supply are made; and 3. the charge CHI determines to be the prevailing charge level made for it in the geographic area where it is furnished. <p>AET-C0001663</p>
AET-C0000185-279	5/1/2004 - Rosenberg and Associates	Evidence of Coverage	<p>Cooper's Plan - REASONABLE and CUSTOMARY. * * *</p> <p>With respect to Non-Network benefits, an amount that is not more than the usual or customary charge for the service or supply as We Determine, based on a standard approved by the Board. The Board will decide a standard for what is Reasonable and Customary for the Non-Network benefits under the Contract. The chosen standard is an amount which is most often</p>

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			charged for a given service by a Provider within the same geographic area. AET-C0000205
AET-0000600-662	Croda, Inc.	Certificate of Coverage	Smiths' Plan – "Reasonable Charge" means an amount that is not more than the usual or customary charge for the service or supply as determined by This Plan, based on a standard which is most often charged for a given service by a Provider within the same geographic area. AET-0000630
AET-C0000995-1048	1/30/2006 - American Psychiatric Ass'n	Certificate of Coverage	Werner's Plan – Reasonable Charge Only that part of a charge which is reasonable is covered. The reasonable charge for a service or supply is the lowest of: the provider's usual charge for furnishing it; and • the charge Aetna determines to be appropriate, based on factors such as the cost of providing the same or a similar service or supply and the manner in which charges for the service or supply are made; and • the charge Aetna determines to be the prevailing charge level made for it in the geographic area where it is furnished. AET-C0001038
AET-00000319-370	2/1/2007 – NJ Ind'l Choice Plan D	Policy	Samit's Plan – Reasonable and Customary: An amount that is not more than the usual or customary charge for the service or supply as determined by Us, based on II Standard which is most often charged for a given service by a Provider within the same geographic area. AET-00000363
Other Class Members' Plans			
AET03517499 p. 23	Penske 2006	Summary Plan Description	Reasonable and customary charges refer to the amounts providers charge for services and represent an acceptable range for the same or similar services or supplies within your geographic area. These limits are set by the Health Insurance Association of America (Ingenix) You are responsible to pay any charges in excess of R&C charges. These charges are in addition to any applicable annual deductibles, co-pays, or coinsurance under your medical option. In addition the amounts you pay above R&C charges do not apply toward your out of pocket limit. ... If you are enrolled in one of these medical options, R&C charges do not apply to

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			services received from in-network providers. R&C charges are applicable if you participate in the Open Access Option and receive services from out of network providers.
AET03511726 p. 90	2004 Eckerd QPOS AETNA PLAN	Summary Plan Description	<p>Reasonable and Customary means the charge for a service or supply that is the lower of:</p> <ul style="list-style-type: none"> - The providers usual charge for furnishing it - The prevailing charge for it in the geographic area where it is furnished, as determined by Aetna. <p>In determining the reasonable and customary charge for a service or supply that is unusual, not often provided in the area, or provided by only a small number of providers in the area, Aetna may take into account factors such as:</p> <ul style="list-style-type: none"> - The complexity of the service or supply; - The degree of professional skill needed; - The provider's specialty; - The range of services or supplies provided by a facility; and - The prevailing charge in other areas <p>Expenses for covered self-referred services which exceed reasonable and customary limits are not covered by the plan and the excess cannot be applied to the plans out of pocket limit</p>

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<p>AET03517297</p> <p>p. 12</p> <p>p. 30</p>	<p>2005 Penske dental</p>		<p>Reasonable and customary charges refer to the amounts providers charge for services and represent an acceptable range for the same or similar services or supplies within your geographic area. These limits are set by the Health Insurance Association of America (Ingenix)</p> <p>Reasonable and Customary Charges “Only that part of a charge that is reasonable is covered. The reasonable and customary charge for a service or supply is the lowest of:</p> <ul style="list-style-type: none"> - The provider's usual charge for furnishing it, - The charge Aetna determines to be appropriate, based on factors such as the cost of providing the same or a similar service or supply and the manner in which charges for the service or supply are made, and - The charge Aetna determines to be the prevailing charge level made for it in the geographic area where it is furnished. <p>In some circumstances, Aetna may have an agreement, either directly or indirectly through a third party, with a provider which sets the rate that Aetna will pay for a service or supply. In these instances, in spite of the methodology described above, the reasonable and customary charge is the rate established in such agreement. In determining the reasonable and customary charge for a service or supply that is: Unusual, or Not often provided in the area, or Provided by only a small number of providers in the area,</p> <p>Aetna may take into account factors, such as:</p> <ul style="list-style-type: none"> - The complexity, - The degree of skill needed, - The type of specialty of the provider, - The range of services or supplies provided by a facility, and - The prevailing charge in other areas.

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AET-03510362 p 61	1/2004 ADP Benefit Plan	BENEFIT PLAN	The usual and prevailing fees are guidelines used by insurance companies to determine the maximum amount that will be paid for a medical or dental service. U&P fees are based on the amount of money charged by physician's hospitals and other providers in a specified geographic area for a given service.
AET-03517499 p. 51	10/2006 Penske	SUMMARY PLAN DESCRIPTION	<p>Only that part of a charge that is reasonable is covered. The reasonable and customary charge for a service or supply is the lowest of</p> <ul style="list-style-type: none"> -The providers usual charge for furnishing it <p>The charge Aetna determines to be appropriate, based on factors such as the cost of providing the same or a similar service or supply and the manner in which charges for the service or supply are made and</p> <p>The charge Aetna determines to be the prevailing charge level made for it in the geographic area where it is furnished</p> <p>In some circumstances, Aetna may have an agreement, either directly or indirectly through a third party, with a provider which sets the rate that Aetna will pay for a service or supply. In these instances, in spite of the methodology described above, the reasonable charge is the rate established in such agreement. In determining the reasonable and customary charge for a service or supply that is:</p> <ul style="list-style-type: none"> - unusual, or - not often provided in the area, or - provided by only a small number of providers in the area <p>Aetna may take into account factors such as: The complexity, the degree of skill needed, The type of specialty of the provider The range of services or supplies provided by a facility, And The prevailing charge in other areas...</p>

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AET-035130800 p. 57	1/2004 McKesson	SUMMARY PLAN DESCRIPTION	<p>As to charges for services rendered by or on behalf of a network physician an amount not to exceed the amount determined by the claims administrator in accordance with the applicable fee schedule.</p> <p>As to all other charges an amount measured and determined by the claims administrator by comparing the actual charge for the service or supply with the prevailing charges made to it. The claims administrator determines the prevailing charge. It takes into account all the pertinent factors including:</p> <ul style="list-style-type: none"> - the complexity of the service - the range of services provided - the providers usual charge for furnishing the service - The prevailing charge level in the geographic area where the provider is located and other geographic areas having similar medical cost experience.
P22 AET-03513908 P 47	1/2005 Paychex	CERTIFICATE OF COVERAGE	<p>Those to the extent they are not reasonable charges as determined by Aetna</p> <p>Only that part of a charge which is reasonable is covered. The reasonable charge for a service or supply is the lowest of: The providers usual charge for furnishing it; and the charge Aetna determines to be appropriate, based on factors such as the cost of providing the same or a similar service or supply and the manner in which charges for the service or supply are made; and the charge Aetna determines to be the prevailing charge level made for it in the geographic area where it is furnished.</p> <p>In determining the reasonable charge for a service or supply that is: Unusual, or not often provided in the area or provided by only a small number of providers in the area; Aetna may take into account factors such as:</p> <p>The complexity degree of skill needed type of specialty of the provider; the range of services or</p>

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			<p>supplies provided by a facility and the prevailing charge in other areas.</p> <p>In some circumstances Aetna may have an agreement with a provider (either directly or indirectly through a third party which sets the rate that Aetna will pay for a service or supply. In these instances, in spite of the methodology described above, the reasonable charge is the rate established in such agreement.</p> <p>As used above, the term area or geographic area means a prevailing Healthcare charges system (PHCS) expense area grouping. Expense areas are defined by the first three digits of the US postal service zip codes. If the volume of charges in a single three digit zip code is sufficient to produce a statistically valid sample, two or more three digit zip codes are grouped to produce a statistically valid sample. When it is necessary to group three digit zip codes, phcs never crosses state lines. This data is produced semi- annually. Current procedure codes that have been developed by the American Medical association, the American dental association and the centers for Medicare and Medicaid services are utilized.</p>
AET-03516681 P 16	1/2006 DOW JONES AND COMPANY	HEALTH CARE PLAN BOOKLET	<p>A plan's out of network or non preferred benefits are based on reasonable and customary charges. A reasonable and customary charge is the lower of the providers usual cost for performing the service or the charge Aetna determines to be the prevailing charge made for it in the geographic area where it is provided. Under the Open Choice PPO and Managed choice plans, the R&C levels for out of network services are equal to the amount charged by 95 percent of the providers in a geographic area for that same service.</p> <p>To determine the reasonable and customary charge for a service or supply that is unusual, not often provided in an area, or provided by only a small number of providers in an area, Aetna may also take into consideration:</p> <p>The complexity of the service or supply The degree of skill needed to provide it The providers specialty The range or services or supplies provided by a</p>

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			<p>facility</p> <p>The prevailing charge in other areas</p> <p>Under special circumstances, Aetna may have an agreement with a provider, (directly or through a third party) that sets the rate they will pay for a service or supply. In this case, the reasonable charge is the rate established in such an agreement.</p>
<p>AET-03511931</p> <p>p. 41</p> <p>p. 44</p>	2005 Exxon Mobil	SUMMARY PLAN DESCRIPTION	<p>Exclusions: no benefits are available under the plan for any charge incurred for:... any expenses above reasonable and customary limit.</p> <p>“charges above reasonable and customary” are captioned as “Charges that do not go to the deductible”</p> <p>*Notably the glossary does not include any definition of reasonable and customary....</p>
Aet-03519889 p. 25	2006 SONY PICTURES	GROUP AGREEMENT	<p>If the members PCP is part of a practice group or association of Health professionals and medically necessary covered services are not available...HMO will reimburse the non-participating provider at the usual and customary or an agreed upon rate, less the applicable copayments.</p>
AET-03511138 p 33	4/2003 BORDERS	HEALTH PLAN	<p>exclusions: charges that exceed those considered reasonable and customary by the claims administrator.</p>
AET 03514579 P 14	2004 SAIC	SUMMARY PLAN DESCRIPTION	<p>The R&C limit is the maximum amount the plan will pay for a covered service received from an out of network provider, based on what providers in the participants geographic area charge for similar services. Participants are responsible for paying any difference between the R&C limit and the amount billed. The determination of what the reasonable and customary limit is for a specific medical service is within the sole discretion of Aetna and is not subject to challenge or review.</p>

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AET-03511287 p 6	01/01/2004 Burger King	SALARIED MEDICAL PLAN	<p>Reasonable charge- the part of a health care providers charge which is reasonable, is covered. The reasonable charge for a service or supply is the lowest of:</p> <ul style="list-style-type: none"> -the providers usual charge for furnishing it <p>The charge Aetna determines to be appropriate, based on factors such as the cost of providing the same or a similar service or supply and the manner in which charges for the service or supply are made; and – the charge Aetna determines to be the prevailing charge level made for it in the geographic area where it is furnished.</p> <p>In determining the reasonable charge for a service or supply that is unusual, not often provided in the area or provided by only a small number of providers in the area, Aetna may take into account factors such as complexity, degree of skill, type of specialty and prevailing charge in other areas...</p>
AET-03517971 P 25 P37	2004 The Washington Post	FLEX PROGRAM DOCUMENT	<p>You will be responsible for any difference between the provider's fees and the reasonable and customary amount</p> <p>The reasonable and customary charge is the amount typically charged for the same service or supply by other providers offering services or supplies in the same geographic area. The R&C amount is determined from a national database of health care cost data maintained by the Health Insurance Association of America (HIAA) and used by Aetna and many other health care plans and administrators. The Medical Coverage does not consider any amount in excess of the R&C to be a covered medical expense. Expenses over the R&C are not eligible for reimbursement.</p>
AET-03515297 P 26	2006 Toys R Us	SUMMARY PLAN DESCRIPTION	<p>"The Aetna Health fund plan does not pay benefits for all medical services and supplies – even if recommended by a physician. Expenses not covered include: Expenses in excess of reasonable and customary (R&C) limits....</p>

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AET-03514311 p. 29	2003 Municipal Cooperative Health Benefit plan for Putnam / Northern Westchester	HEALTH BENEFIT PLAN	The normal and necessary charges made for similar services by the providers of medical services who are practicing in the same geographic area or the actual charge, whichever is less. Determination of whether or not a charge is URC shall be made by the claims admin based on nationally obtained and recognized survey data or on data received from an insurance company which, as a major portion of its business is involved in the adjudication of health care claims. URC shall also mean, and is interchangeable with, Reasonable charge, Customary Chare, usual customary and reasonable Charges, and references of a similar nature used to describe Covered Expense, charges or allowable amounts
AET-01137982 P46	AETNA HMO TEXAS 2007	Certificate of Coverage	Reasonable Charge. The charge for a Covered Benefit which is determined by the HMO to be the prevailing charge level made for the service or supply in the geographic area where it is furnished. HMO may take into account factors such as the complexity or degree of skill needed type or specialty of the provider range of services provided by a facility and the prevailing charge in other areas in determining the reasonable charge for a service or supply that is unusual or is not often provided in the area or is provided by only a small number of providers in the area.
AET 01129453 P40	HMO ILLINOIS 2004	EVIDENCE OF COVERAGE	Reasonable Charge. The charge for a Covered Benefit which is determined by the HMO to be the prevailing charge level made for the service or supply in the geographic area where it is furnished. HMO may take into account factors such as the complexity or degree of skill needed type or specialty of the provider range of services provided by a facility and the prevailing charge in other areas in determining the reasonable charge for a service or supply that is unusual or is not often provided in the area or is provided by only a small number of providers in the area.

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AET-01906061 P50	Associated Luxury Hotels and International Holdings 2001	CERTIFICATE OF COVERAGE	<p>Reasonable Charge</p> <p>Only that part of a charge which is reasonable is covered. The reasonable charge for a service or supply is the lowest of.</p> <ul style="list-style-type: none"> • the provider's usual charge for furnishing it; and • the charge Aetna determines to be appropriate, based on factors such as the cost of providing the same or a similar service or supply and the manner in which charges for the service or supply are made; and • the charge Aetna determines to be the prevailing charge level made for it in the geographic area where it is furnished. In some circumstances, Aetna may have an agreement, either directly or indirectly through a third party, with a provider which sets the rate that Aetna will pay for a service or supply. In these instances, in spite of the methodology described above, the reasonable charge is the rate established in such agreement. In determining the reasonable charge for a service or supply that is: <ul style="list-style-type: none"> • unusual; or • not often provided in the area; or • provided by only a small number of providers in the area; Aetna may take into account factors, such as: <ul style="list-style-type: none"> • the complexity; • the degree of skill needed; • the type of specialty of the provider; • the range of services or supplies provided by a facility; and • the prevailing charge in other areas. <p>Aetna determines the extent of the plan's liability through use of the Ingenix Prevailing HealthCare Charges System (PHCS). The PHCS is a statistical profile of provider's charges that has been developed for this purpose. The Ingenix PHCS collects provider charge data from more than 150 major contributors including commercial insurance companies and third party administrators. Data is collected for all 50 states, the District of Columbia, Puerto Rico and the Virgin Islands. Since physicians' fees reflect differing costs of doing business in various parts of the country, the PHCS recognizes these regional differences and uses the first three digits of the United States Postal Service zip codes to divide the charges into population areas based on cost-similar and geographically adjacent areas.</p>

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AET-02563167	Castle Oil Corp 6/1/2002	SUMMARY OF COVERAGE	<p>Reasonable Charge Only that part of a charge which is reasonable is covered. The reasonable charge for a service or supply is the lower of.</p> <ul style="list-style-type: none"> • the provider's usual charge for furnishing it; and • the charge Aetna determines to be the prevailing charge level made for it in the geographic area where it is furnished. <p>In determining the reasonable charge for a service or supply that is:</p> <ul style="list-style-type: none"> • unusual; or • not often provided in the area; or • provided by only a small number of providers in the area; <p>Aetna may take into account factors, such as:</p> <ul style="list-style-type: none"> • the complexity; • the degree of skill needed; • the type of specialty of the provider; • the range of services or supplies provided by a facility; and • the prevailing charge in other areas.
AET-02075975 P. 121	State of Alaska 11/2003	SUMMARY OF COVERAGE	<p>Reasonable Charge Only that part of a charge which is reasonable is covered. The reasonable charge for a service or supply is the lower of.</p> <ul style="list-style-type: none"> • the provider's usual charge for furnishing it; and • the charge Aetna determines to be the prevailing charge level made for it in the geographic area where it is furnished. <p>In determining the reasonable charge for a service or supply that is:</p> <ul style="list-style-type: none"> • unusual; or • not often provided in the area; or • provided by only a small number of providers in the area; <p>Aetna may take into account factors, such as:</p> <ul style="list-style-type: none"> • the complexity; • the degree of skill needed; • the type of specialty of the provider; • the range of services or supplies provided by a facility; and • the prevailing charge in other areas.

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AET-00000530 p.53	Owens Coming Aetna Ohio 01/2001	Certificate of Coverage	Reasonable Charge. The charge for a Covered benefit which is determined by the HMO to be the prevailing charge level made for the service or supply in the geographic area where it is furnished. HMO may take into account factors such as the complexity degree of skill needed, type or specialty of the provider range of services provided by a facility and the prevailing charge in other areas in determining the reasonable charge for a service or supply that is unusual or is not often provided in the area or is provided by only a small number of providers in the area.
AET – 03072781 p. 70	Menard Inc 06/2007	Summary of Coverage	<p>Reasonable Charge Only that part of a charge which is reasonable is covered. The reasonable charge for a service or supply is the lower of.</p> <ul style="list-style-type: none"> • the provider's usual charge for furnishing it; and • the charge Aetna determines to be the prevailing charge level made for it in the geographic area where it is furnished. <p>In determining the reasonable charge for a service or supply that is:</p> <ul style="list-style-type: none"> • unusual; or • not often provided in the area; or • provided by only a small number of providers in the area; <p>Aetna may take into account factors, such as:</p> <ul style="list-style-type: none"> • the complexity; • the degree of skill needed; • the type of specialty of the provider; • the range of services or supplies provided by a facility; and • the prevailing charge in other areas. <p>In some circumstances, Aetna may have an agreement with a provider (either directly, or indirectly through a third party) which sets the rate that Aetna will pay for a service or supply. In these instances, in spite of the methodology described above, the reasonable charge is the rate established in such agreement.</p>

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AET-00000600 p. 58	Croda Inc 01/2007	Certificate of Coverage	<p>Reasonable Charge</p> <p>Only that part of a charge which is reasonable is covered. The reasonable charge for a service or supply is the lower of.</p> <ul style="list-style-type: none"> • the provider's usual charge for furnishing it; and • the charge Aetna determines to be the prevailing charge level made for it in the geographic area where it is furnished. <p>In determining the reasonable charge for a service or supply that is:</p> <ul style="list-style-type: none"> • unusual; or • not often provided in the area; or • provided by only a small number of providers in the area; <p>Aetna may take into account factors, such as:</p> <ul style="list-style-type: none"> • the complexity; • the degree of skill needed; • the type of specialty of the provider; • the range of services or supplies provided by a facility; and • the prevailing charge in other areas.
AET-00093221 p. 80	The Trieber Group 10/2003	Summary of Coverage	<p>Reasonable Charge</p> <p>The reasonable charge for a service or supply is the lowest of.</p> <ul style="list-style-type: none"> • the provider's usual charge for furnishing it; and • the charge Aetna determines to be appropriate, based on factors such as providing the same or a similar service or supply and the manner in which charges for the service or supply are made, and -the charge Aetna determines to be the prevailing charge level mad for it in the geographic area where it is furnished. <p>In determining the reasonable charge for a service or supply that is</p> <ul style="list-style-type: none"> • unusual; or • not often provided in the area; or • provided by only a small number of providers in the area; <p>Aetna may take into account factors, such as:</p> <ul style="list-style-type: none"> • the complexity; • the degree of skill needed; • the type of specialty of the provider; • the range of services or supplies provided by a facility; and • the prevailing charge in other areas. <p>In some circumstances, Aetna may have an agreement with a provider (either directly, or indirectly through a third party) which sets the</p>

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			rate that Aetna will pay for a service or supply. In these instances, in spite of the methodology described above, the reasonable charge is the rate established in such agreement.
AET-02338709 P 27 p. 40	L-3 Communications corporation 2004	Summary plan description	<p>All Out-of-Network reimbursements are based on the reasonable and customary charge for eligible expenses. You will be responsible for paying any difference between the reasonable and customary charge and a non-PPO provider's actual charge.</p> <p>The reasonable charge for a service or supply is the lower of.</p> <ul style="list-style-type: none"> • the provider's usual charge for furnishing it; and • the charge Aetna determines to be the prevailing charge level made for it in the geographic area where it is furnished. <p>In determining the reasonable charge for a service or supply that is:</p> <ul style="list-style-type: none"> • unusual; or • not often provided in the area; or • provided by only a small number of providers in the area; <p>Aetna may take into account factors, such as:</p> <ul style="list-style-type: none"> • the complexity; • the degree of skill needed; • the type of specialty of the provider; • the range of services or supplies provided by a facility; and • the prevailing charge in other areas.
AET-02339087 p.65	Edgecomb Metals 06/2003	Summary of Coverage	<p>The reasonable charge for a service or supply is the lowest of.</p> <ul style="list-style-type: none"> • the provider's usual charge for furnishing it; and • the charge Aetna determines to be appropriate, based on factors such as providing the same or a similar service or supply and the manner in which charges for the service or supply are made, and -the charge Aetna determines to be the prevailing charge level mad for it in the geographic area where it is furnished. <p>In determining the reasonable charge for a service or supply that is</p> <ul style="list-style-type: none"> • unusual; or

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			<ul style="list-style-type: none"> • not often provided in the area; or • provided by only a small number of providers in the area; <p>Aetna may take into account factors, such as:</p> <ul style="list-style-type: none"> • the complexity; • the degree of skill needed; • the type of specialty of the provider; • the range of services or supplies provided by a facility; and • the prevailing charge in other areas.
AET-C 0098498 p.61	United Launch Alliance 01/2007	Certificate of Coverage	<p>Reasonable Charge. The charge for a Covered Benefit which is determined by the HMO to be the prevailing charge level made for the service or supply in the geographic area where it is furnished. HMO</p> <p>may take into account factors such as the complexity, degree of skill needed, type or specialty of the Provider, range of services provided by a facility, and the prevailing charge in other areas in determining the Reasonable Charge for a service or supply that is unusual or is not often provided in the area or is provided by only a small number of providers in the area.</p>
AET- 03152736 p. 71	Expeditors International of Washington 01/2008	Summary plan description	<p>Reasonable Charge (Dental Coverage)</p> <p>Only that part of a charge which is reasonable is covered. The reasonable charge for a service or supply is the lowest of:</p> <ul style="list-style-type: none"> • the provider's usual charge for furnishing it; and • the charge Aetna determines to be appropriate, based on factors such as the cost of providing the same or a similar service or supply and the manner in which charges for the service or supply are made; and • the charge Aetna determines to be the prevailing charge level made for it in the geographic area where it is furnished. <p>In determining the reasonable charge for a service or supply that is:</p> <ul style="list-style-type: none"> • unusual; or • not often provided in the area; or • provided by only a small number of providers in the area; <p>Aetna may take into account factors, such as:</p> <ul style="list-style-type: none"> • the complexity;

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			<ul style="list-style-type: none"> • the degree of skill needed; • the type of specialty of the provider; • the range of services or supplies provided by a facility; and • the prevailing charge in other areas. <p>In some circumstances, Aetna may have an agreement with a provider (either directly, or indirectly through a third party) which sets the rate that Aetna will pay for a service or supply. In these instances, in spite of the methodology described above, the reasonable charge is the rate established in such agreement.</p> <p>Recognized Charge (Medical Coverage) Only that part of a charge which is recognized is covered. The recognized charge for a service or supply is the lowest of:</p> <ul style="list-style-type: none"> • the provider's usual charge for furnishing it; and • the charge Aetna determines to be appropriate, based on factors such as the cost of providing the same or a similar service or supply and the manner in which charges for the service or supply are made; and • the charge Aetna determines to be the Recognized Charge Percentage made for that service or supply. <p>In determining the recognized charge for a service or supply that is:</p> <ul style="list-style-type: none"> • unusual; or • not often provided in the area; or • provided by only a small number of providers in the area; <p>Aetna may take into account factors, such as:</p> <ul style="list-style-type: none"> • the complexity; • the degree of skill needed; • the type of specialty of the provider; • the range of services or supplies provided by a facility; and • the recognized charge in other areas. <p>In some circumstances, Aetna may have an agreement with a provider (either directly, or indirectly through a third party) which sets the rate that Aetna will pay for a service or supply. In these instances, in spite of the methodology described above, the recognized charge is the rate established in such agreement.</p>

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<p>AET-02736795</p> <p>p. 64</p>	<p>APC Workforce Solutions</p> <p>01/2006</p>	<p>Summary of Coverage</p>	<p>Recognized Charge</p> <p>Recognized Charge</p> <p>Only that part of a charge made by a physician or dentist which is recognized is covered. The recognized charge for a service or supply is the lowest of:</p> <ul style="list-style-type: none"> • the provider's usual charge for furnishing it; and • the charge Aetna determines to be appropriate, based on factors such as the cost of providing the same or a similar service or supply and the manner in which charges for the service or supply are made; and • negotiated charge; • the charge Aetna determines to be the prevailing charge level made for it in the geographic area where it is furnished; • the charge Aetna determines on a semi-annual basis to be at the 80th percentile made for that service or supply; • the Medicare Resource Based Relative Value which is the charge Medicare determines to be appropriate under Title XVIII of the Social Security Act, as amended; • the charge established in Aetna's Allowable Fee Schedule. <p>In determining the recognized charge for a service or supply that is:</p> <ul style="list-style-type: none"> • unusual; or • not often provided in the geographic area; or • provided by only a small number of providers in the geographic area; <p>Aetna may take into account factors, such as:</p> <ul style="list-style-type: none"> • The complexity. • The degree of skill needed. • The type of specialty of the provider. • The range of services or supplies provided by a facility. • The recognized charge in other geographic areas. <p>In some circumstances, Aetna may have an agreement with a provider (either directly, or indirectly through a third party) which sets the rate that Aetna will pay for a service or supply. In these instances, in spite of the methodology described above, the recognized charge is the rate established in such agreement.</p> <p>As used above, the term "geographic area" means</p>

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			<p>a Prevailing HealthCare Charges System (PHCS) expense area grouping. Expense areas are defined by the first three digits of the U.S. Postal Service Zip Codes. If the volume of charges in a single three digit zip code is sufficient to produce a statistically valid sample, an expense area is made up of a single three digit zip code. If the volume of charges is not sufficient to produce a statistically valid sample, two or more three digit zip codes are grouped to produce a statistically valid sample. When it is necessary to group three digit zip codes, PHCS never crosses state lines. This data is produced semi-annually. Current procedure codes that have been developed by the American Medical Association; the American Dental Association; and the Centers for Medicare and Medicaid Services; are used.</p>
<p>AET – 01860230 p.69</p>	<p>Trustees of the State Bar of Texas Insurance Trust 01/2002</p>	<p>Summary of Coverage</p>	<p>Reasonable Charge Only that part of a charge which is reasonable is covered. The reasonable charge for a service or supply is the lowest of:</p> <ul style="list-style-type: none"> • the provider's usual charge for furnishing it; and • the charge Aetna determines to be appropriate, based on factors such as the cost of providing the same or a similar service or supply and the manner in which charges for the service or supply are made; and • the charge Aetna determines to be the prevailing charge level made for it in the geographic area where it is furnished. <p>In determining the reasonable charge for a service or supply that is:</p> <ul style="list-style-type: none"> • unusual; or • not often provided in the area; or • provided by only a small number of providers in the area; <p>Aetna may take into account factors, such as:</p> <ul style="list-style-type: none"> • the complexity; • the degree of skill needed; • the type of specialty of the provider; • the range of services or supplies provided by a facility; and • the prevailing charge in other areas.

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AET-02129855 p. 68	Taylor Woodrow Inc 11/2003	Summary Of Coverage	<p>Reasonable Charge</p> <p>Only that part of a charge which is reasonable is covered. The reasonable charge for a service or supply is the lowest of:</p> <ul style="list-style-type: none"> • the provider's usual charge for furnishing it; and • the charge Aetna determines to be appropriate, based on factors such as the cost of providing the same or a similar service or supply and the manner in which charges for the service or supply are made; and • the charge Aetna determines to be the prevailing charge level made for it in the geographic area where it is furnished. <p>In determining the reasonable charge for a service or supply that is:</p> <ul style="list-style-type: none"> • unusual; or • not often provided in the area; or • provided by only a small number of providers in the area; <p>Aetna may take into account factors, such as:</p> <ul style="list-style-type: none"> • the complexity; • the degree of skill needed; • the type of specialty of the provider; • the range of services or supplies provided by a facility; and • the prevailing charge in other areas.
AET-02794839 p.72	ITT Industries Union 2004	Summary Plan Description	<p>Reasonable and customary - means the charge for a service or supply that is the lower of:</p> <ul style="list-style-type: none"> • The provider's usual charge for furnishing it; and • The prevailing charge for it in the geographic area where it is furnished, as determined by Aetna. <p>In determining the reasonable and customary charge for a service or supply that is unusual, not often provided in the area, or provided by only a small number of providers in the area, Aetna may take into account factors such as:</p> <ul style="list-style-type: none"> • The complexity of the service or supply; • The degree of professional skill needed; • The provider's specialty; • The range of services or supplies

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			<p>provided by a facility; and</p> <ul style="list-style-type: none"> • The prevailing charge in other areas. <p>Expenses for covered self-referred services which exceed reasonable and customary limits are not covered by the Plan, and the excess cannot be applied to the Plan's out-of-pocket limit.</p>
<p>AET-02624778</p> <p>p.59</p>	<p>Allegis</p> <p>01/2006</p>	<p>Summary of Coverage</p>	<p>Recognized Charge - Only that part of a charge made by a physician or dentist which is recognized is covered. The recognized charge for a service or supply is the lowest of:</p> <ul style="list-style-type: none"> • the provider's usual charge for furnishing it; and • the charge Aetna determines to be appropriate , based on factors such as the cost of providing the same or a similar service or supply and the manner in which charges for the service or supply are made; and • negotiated charge; • the charge Aetna determines to be the prevailing charge level made for it in the geographic area where it is furnished; • the charge Aetna determines on a semi-annual basis to be at the 80th percentile made for that service or supply; • the Medicare Resource Based Relative Value which is the charge Medicare determines to be appropriate under Title XVIII of the Social Security Act, as amended; • the charge established in Aetna's Allowable Fee Schedule. <p>In determining the recognized charge for a service or supply that is:</p> <ul style="list-style-type: none"> • unusual; or • not often provided in the geographic area; or • provided by only a small number of providers in the geographic area; <p>Aetna may take into account factors, such as:</p> <ul style="list-style-type: none"> • The complexity. • The degree of skill needed. • The type of specialty of the provider. • The range of services or supplies provided by a facility. • The recognized charge in other geographic areas. <p>In some circumstances, Aetna may have an agreement with a provider (either directly, or indirectly through a third party) which sets the rate that Aetna will pay for a service or supply. In</p>

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			these instances, in spite of the methodology described above, the recognized charge is the rate established in such agreement.
AET-02620110 p. 67 p.76	Elder Care Assoc. 10/1/2005	Certificate of Contract	<p>Not Covered: The amount of any charge which is greater than a Reasonable and Customary Charge with respect to Network services and supplies provided in the event of an Emergency, and with respect to all Non-Network benefits.</p> <p>Reasonable and Customary: An amount that is not more than the usual or customary charge for the service or supply as determined by Us, based on a standard which is most often charged for a given service by a Provider within the same geographic area .</p>
AET-C 0094771 p.64	Lockheed Martin 01/2003	Certificate of Coverage	<p>Reasonable Charge. The charge for a Covered Benefit which is determined by the HMO to be the prevailing charge level made for the service or supply in the geographic area where it is furnished. HMO may take into account factors such as the complexity, degree of skill needed, type or specialty of the Provider, range of services provided by a facility, and the prevailing charge in other areas in determining the Reasonable Charge for a service or supply that is unusual or is not often provided in the area or is provided by only a small number of providers in the area.</p>
AET-02576824 p.67	Jones and Cleary Roofing 8/2004	Certificate of coverage	<p>Reasonable Charge. The charge for a Covered Benefit which is determined by the HMO's Medical Director or Designee to be the prevailing charge level made for the service or supply in the geographic area where it is furnished. HMO may take into account factors such as the complexity, degree of skill needed, type or specialty of the Provider, range of services provided by a facility, and the prevailing charge in other areas in determining the Reasonable Charge for a service or supply that is unusual or is not often provided in the area or is provided by only a small number of providers in the area.</p>

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AET-01336406 p. 44	Number Six Software 01/2006	Certificate of Coverage	Reasonable Charge. The charge for a Covered Benefit which is determined by the HMO to be the prevailing charge level made for the service or supply in the geographic area where it is furnished. HMO may take into account factors such as the complexity, degree of skill needed, type or specialty of the Provider, range of services provided by a facility, and the prevailing charge in other areas in determining the Reasonable Charge for a service or supply that is unusual or is not often provided in the area or is provided by only a small number of providers in the area.
AET-03130650 p. 6	Globus Electric 2006	Certificate of Coverage	Reasonably and Customary: An amount that is not more than the lesser of. <ul style="list-style-type: none"> • the usual or customary charge for the service or supply as determined by Us, based on a standard approved by the Board; or • the negotiated fee schedule. The Board will decide a standard for what is Reasonable and Customary under this Policy. The chosen standard is an amount which is most often charged for a given service by a Provider within the same geographic area. Please note: The Coordination of Benefits and Services provision includes a distinct definition of Reasonable and Customary.
AET-03022057 p. 50	Public Service Electric and Gas Co 02/2003	Summary Plan Description	Reasonable and Customary (R&C) Charges The Comprehensive options pay claims based on R&C charges. R&C refers to the usual fee charged in the geographic location where the service(s) is being performed by providers of similar background and experience for the same service or supply. In determining R&C charges, the claims administrator takes into account any unusual circumstances or complications that may require special skills, experience, or additional time. If you incur charges that exceed what is considered Reasonable and Customary, the Comprehensive options cover the R&C amount, and you are responsible for paying the balance.

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AET-00067616 p. 89	IKO Industries Inc 05/2004	Certificate of Coverage	<p>Reasonable Charge</p> <p>Only that part of a charge which is reasonable is covered. The reasonable charge for a service or supply is the lowest of:</p> <ul style="list-style-type: none"> * the provider's usual charge for furnishing it; and * the charge Aetna determines to be appropriate, based on factors such as the cost of providing the same or a similar service or supply and the manner in which charges for the service or supply are made; and the charge Aetna determines to be the prevailing charge level made for it in the geographic area where it is furnished. <p>In determining the reasonable charge for a service or supply that is:</p> <ul style="list-style-type: none"> * unusual; or * not often provided in the area; or * provided by only a small number of providers in the area; Aetna may take into account factors, such as: * the complexity; * the degree of skill needed; * the type of specialty of the provider; * the range of services or supplies provided by a facility; and the prevailing charge in other areas. <p>In some circumstances, Aetna may have an agreement with a provider (either directly, or indirectly through a third party) which sets the rate that Aetna will pay for a service or supply. In these instances, in spite of the methodology described above, the reasonable charge is the rate established in such agreement.</p>
AET-02169220 p. 77	Tecolote Research 02/2005	Summary of Coverage	<p>Reasonable Charge</p> <p>Only that part of a charge which is reasonable is covered. The reasonable charge for a service or supply is the lowest of.</p> <ul style="list-style-type: none"> • the provider's usual charge for furnishing it; and • the charge Aetna determines to be appropriate, based on factors such as the cost of providing the same or a similar service or supply and the manner in which charges for the service or supply are made; and • the charge Aetna determines to be the prevailing charge level made for it in the geographic area where it is furnished. <p>In determining the reasonable charge for a service or supply that is:</p> <ul style="list-style-type: none"> • unusual; or

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			<ul style="list-style-type: none"> • not often provided in the area; or • provided by only a small number of providers in the area; Aetna may take into account factors, such as: <ul style="list-style-type: none"> • the complexity; • the degree of skill needed; • the type of specialty of the provider; • the range of services or supplies provided by a facility; and • the prevailing charge in other areas. <p>In some circumstances, Aetna may have an agreement with a provider (either directly, or indirectly through a third party) which sets the rate that Aetna will pay for a service or supply. In these instances, in spite of the methodology described above, the reasonable charge is the rate established in such agreement.</p>